

Life in a Floodplain

By Claire Jubb, Customer Service Manager, Charlotte County Community Development

Many of you reading this may know a little bit about living in a floodplain—you have to pay for flood insurance every year, your house may be elevated above your neighbors, or your house may be up on pilings. You have heard phrases such as “base flood elevation” and “100 year flood” but what does it all mean?

Whenever I am asked to talk about flood plain management, I ask for a show of hands of “who lives in a flood zone?” Invariably, about two-thirds of the audience raises their hands, and I can go on to my punch line: “I should see EVERY hand raised”. That’s because we all live in a flood zone.

It’s true, we do all live in a flood zone. This years’ monumental flooding in the Mississippi valley has shown us that, but it’s all about the level of risk. Some of us have a higher risk of being flooded than others.

The majority of insurance companies do not insure against flood, which caused the Federal Emergency Management Agency (FEMA) to create the National Flood Insurance Program (NFIP). This is a nationally-run program that allows home and business owners to purchase flood insurance at reasonable premiums. The NFIP uses highly technical topographical and geographical data to determine which areas of a community are most at risk from flooding. To do this they use a model that looks at a flood level that has a 1% chance of happening in any given year—you also may have heard this referred to as the “100 year flood.” They calculate how high the floodwaters would be during this 100 year flood and from that determine how high a structure must be built to not receive damage from that flood. They then present this data to the community in the form of Flood Insurance Rate Maps.

Whether or not a community chooses to adopt those flood rate maps is up to the local jurisdiction. Here in Charlotte County, we jumped right in and joined the NFIP in the early 1970s. Why would we do that? NFIP has built in incentives: the more a community does to mitigate the risk of damage from floods, the higher rating that community gets. By encouraging the community to try and reduce the risk of flooding throughout their jurisdiction, and help prevent individual properties from being damaged during a flood, the rating increases—the better the rating, the larger the discount that is applied to flood insurance premiums.

Charlotte County is currently a Class Five out of a rating scale of Class One (the highest) to Class Ten (the lowest). This rating may seem like we are in the middle but we are higher than that. There are 217 individual communities in Florida participating in the NFIP, and of these Charlotte County ranks fifth. Our rating gives our citizens a 25% discount in their flood insurance premiums.

So how do we get such a good rating? Our rating is determined by how well we, as a jurisdiction, mitigate risk to property loss in the floodplain. We do that through a variety of

programs. The most obvious is through building regulations. For example, any new residential structure is required to be elevated above the base flood elevation (BFE) and any new commercial structure is required to be elevated or otherwise flood proofed to the BFE.

Another part of our program centers on helping our most flood prone citizens make improvements to minimize their flooding risk. This is done through various grant programs available through the NFIP and is managed by our Emergency Management Office.

Some areas of our program are less obvious. For example, did you know that we require a plan to be submitted by every commercial development or subdivision on how they are going to handle their storm water runoff? We also monitor how much land is being preserved as open space in our floodplains. The more open space we have, either through county-owned parks, golf courses or privately or state-owned land, the more points we get towards our rating.

Any outreach projects we host discussing floodplain management also go a long way to improving our rating. With that in mind, if you want to learn more about living in a flood zone, flood insurance or mitigating against loss either with or without grant funding, please attend our workshop “How to Reduce Repetitive Flood Damage” that will be held at 2 p.m. on Wednesday, Sept. 21 in Room 119 of the Charlotte County Administration Building, 18500 Murdock Circle, Port Charlotte. If you are unable to attend, please do not hesitate to contact me (941.743.1245) for more information or to discuss any specific issues or questions you may have.